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What is claimed is:

1. A mask composition comprising:
  1. a water insoluble substrate; and
  2. a liquid composition comprising:
    - (a) a skin tone changing agent selected from the group consisting of skin tone changing pigments, reflective particulate material, and mixtures thereof, wherein the skin tone changing agent has a particle size of at least about 100nm;
    - (b) a water-soluble thickening agent which provides the liquid composition a viscosity of from about 1000 mPa·s to about 600,000 mPa·s; and
    - (c) an aqueous carrier.
2. The liquid composition of Claim 1 wherein the skin tone changing agent is from about 0.001% to about 3% of reflective particulate material.
3. The liquid composition of Claim 2, wherein the reflective particulate material has an average particle size of from about 100nm to about 10 $\mu$ m.
4. The liquid composition of Claim 3, wherein the reflective particulate material is a metallic oxide having a particle size of from about 100nm to about 1000nm.
5. The liquid composition of Claim 3, wherein the reflective particulate material is a resistant starch.
6. The liquid composition of Claim 1 wherein the thickening agent contains xanthan gum.
7. The liquid composition of Claim 1 further comprising a chronic whitening agent.
8. The liquid composition of Claim 7 wherein the chronic whitening agent contains at least an ascorbic acid derivative and a vitamin B<sub>3</sub> derivative.
9. The liquid composition of Claim 1 further comprising a water-soluble humectant.
10. The liquid composition of Claim 1 further comprising a perfume.

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11. The mask composition of Claim 1 wherein the water-insoluble substrate is at least partially made by hydrophilic materials selected from cotton, pulp, rayon, and mixtures thereof.
12. The mask composition of Claim 11 wherein the water-insoluble substrate comprises a skin facing side and an occluded side, the occluded side having an air permeability of less than about  $5 \text{ mg/cm}^2/\text{min}$ .
13. The mask composition of Claim 12 wherein the occluded side of the substrate is made of hydrophobic material.
14. The mask composition of Claim 12 wherein the skin facing side is made of hydrophilic material.
15. The mask composition of Claim 12 wherein the occluded side of the substrate is laminated with a polymeric film.
16. The mask composition of Claim 12 wherein the liquid composition further contains a chronic whitening agent.
17. The mask composition of Claim 11 wherein the water-insoluble substrate is so configured to cover the majority of the area of facial skin.
18. The mask composition of Claim 11 wherein the water-insoluble substrate has a thickness of from about  $100\mu\text{m}$  to about  $1\text{cm}$ .
19. The mask composition of Claim 11 comprising a water-insoluble substrate configured as a single-piece whole facial mask.
20. The mask composition of Claim 11 comprising a first piece and a second piece of the water-insoluble substrate, the first piece being so configured to cover the upper half of the facial skin, and the second piece being so configured to cover the lower half of the facial skin.
21. A method of preparing the liquid composition of Claim 1 comprising the steps of:
  - (a) dispersing the water-soluble thickening agent into water;
  - (b) adding the skin tone changing agent to the product of step (a); and

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- (c) mixing until homogeneous.
22. A method of preparing the liquid composition of Claim 9 comprising the steps of:
- (a) dispersing the water-soluble thickening agent into the water-soluble humectant;
  - (b) adding water to the product of step (a);
  - (c) adding the skin tone changing agent to the product of step (b); and
  - (d) mixing until homogeneous.
23. A method of treating the facial skin comprising the steps of:
- (a) applying the mask composition of Claim 1 to the majority of the area of the facial skin;
  - (b) allowing the mask composition to stand on the facial skin for a period of time no longer than until any portion of the mask composition is dried;
  - (c) removing the mask composition from the facial skin; and
  - (d) removing the remainder liquid composition left on the facial skin.
24. A method of treating the facial skin comprising the steps of:
- (a) applying the mask composition of Claim 12 to the majority of the area of the facial skin;
  - (b) allowing the mask composition to stand on the facial skin for a period of time no longer than until any portion of the mask composition is dried;
  - (c) removing the mask composition from the facial skin; and
  - (d) removing the remainder liquid composition left on the facial skin.
25. A method of whitening the facial skin comprising the steps of:
- (a) applying the mask composition of Claim 16 to the majority of the area of the facial skin;
  - (b) allowing the mask composition to stand on the facial skin for a period of time no longer than until any portion of the mask composition is dried;
  - (c) removing the mask composition from the facial skin; and
  - (d) removing the remainder liquid composition left on the facial skin.
26. The method of Claim 23 wherein, at step (b), the period of time is from about 5 to about 45 minutes.

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27. The method of Claim 23 wherein, at step (a), the mask is applied and fit on the facial skin by pressing on the mask to the facial skin using finger tips.